SJPP

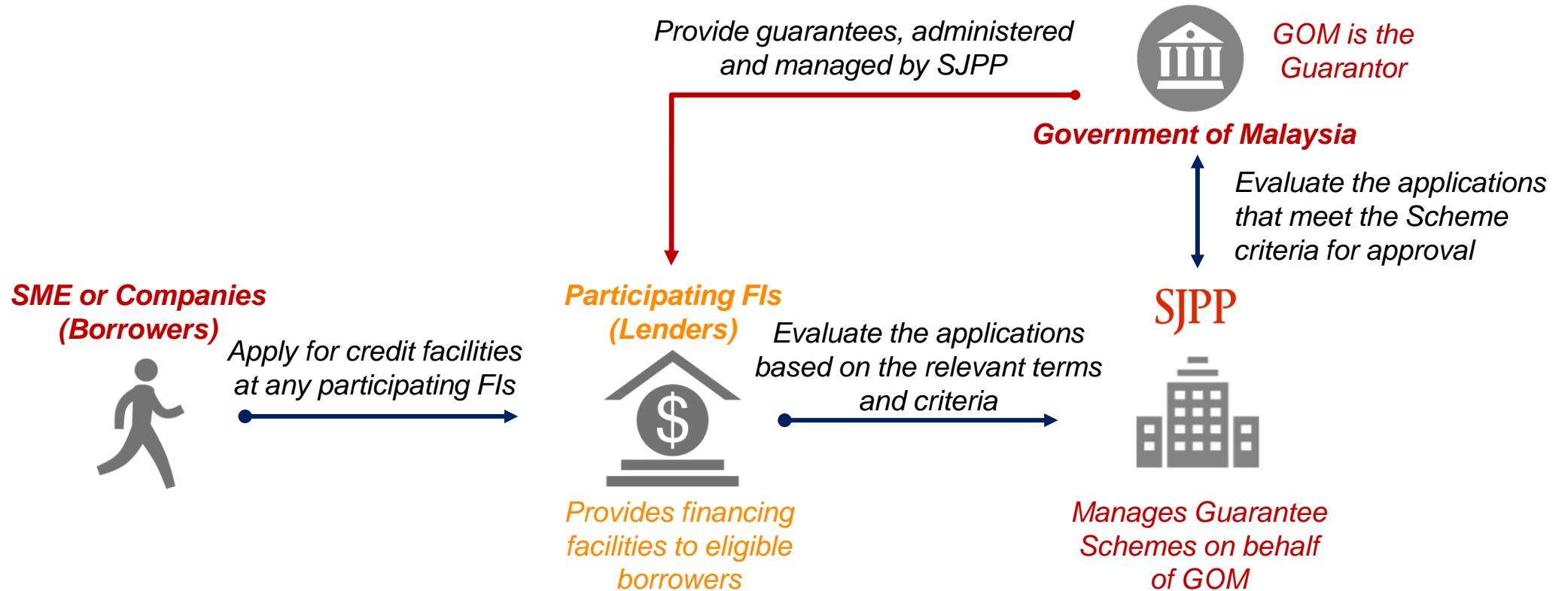*Wholly owned by Minister of Finance Incorporated*

SYARIKAT JAMINAN PEMBIAYAAN PERNIAGAAN BERHAD (SJPP)

PEMULIH Government Guarantee Scheme (PGGS)

www.sjpp.com.my

General Overview of Guarantee Schemes

Provide guarantees, administered and managed by SJPP

GOM is the Guarantor

Government of Malaysia

Evaluate the applications that meet the Scheme criteria for approval

SME or Companies (Borrowers)

Apply for credit facilities at any participating FIs

Participating FIs (Lenders)

Evaluate the applications based on the relevant terms and criteria

SJPP

Provides financing facilities to eligible borrowers

Manages Guarantee Schemes on behalf of GOM

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*SME or Companies need funding for working capital or CAPEX. BUT, **does not have adequate/ have no collateral***

FI reviews borrower's credit application and request SJPP for guarantee coverage, where required

***Guarantee fees are chargeable for the coverage**. In the event of default, FIs will claim from SJPP the outstanding balance based on coverage*

Overview of PGGS

Restructuring and/or additional Working Capital (Companies that have taken repayment assistance before)

New Financing

01

- Group Exposure limit of RM50.0 mil

Restructuring

- 12 months moratorium and minimum 3 years extension of tenure
- 80% coverage at 0.75% p.a. for the first 3 years
- Interest/ Profit rate not exceeding rate prior to the restructuring
- Exemption of stamp duty documentation until 31 December 2022

And/ Or Additional Working Capital

- Tenure of up to 10 years
- 80% coverage of financing obtained at 0.75% p.a. guarantee fee
- Interest/ Profit rate not exceeding BLR/ BFR + 2%

PEMULIH GOVERNMENT GUARANTEE SCHEME (PGGS)

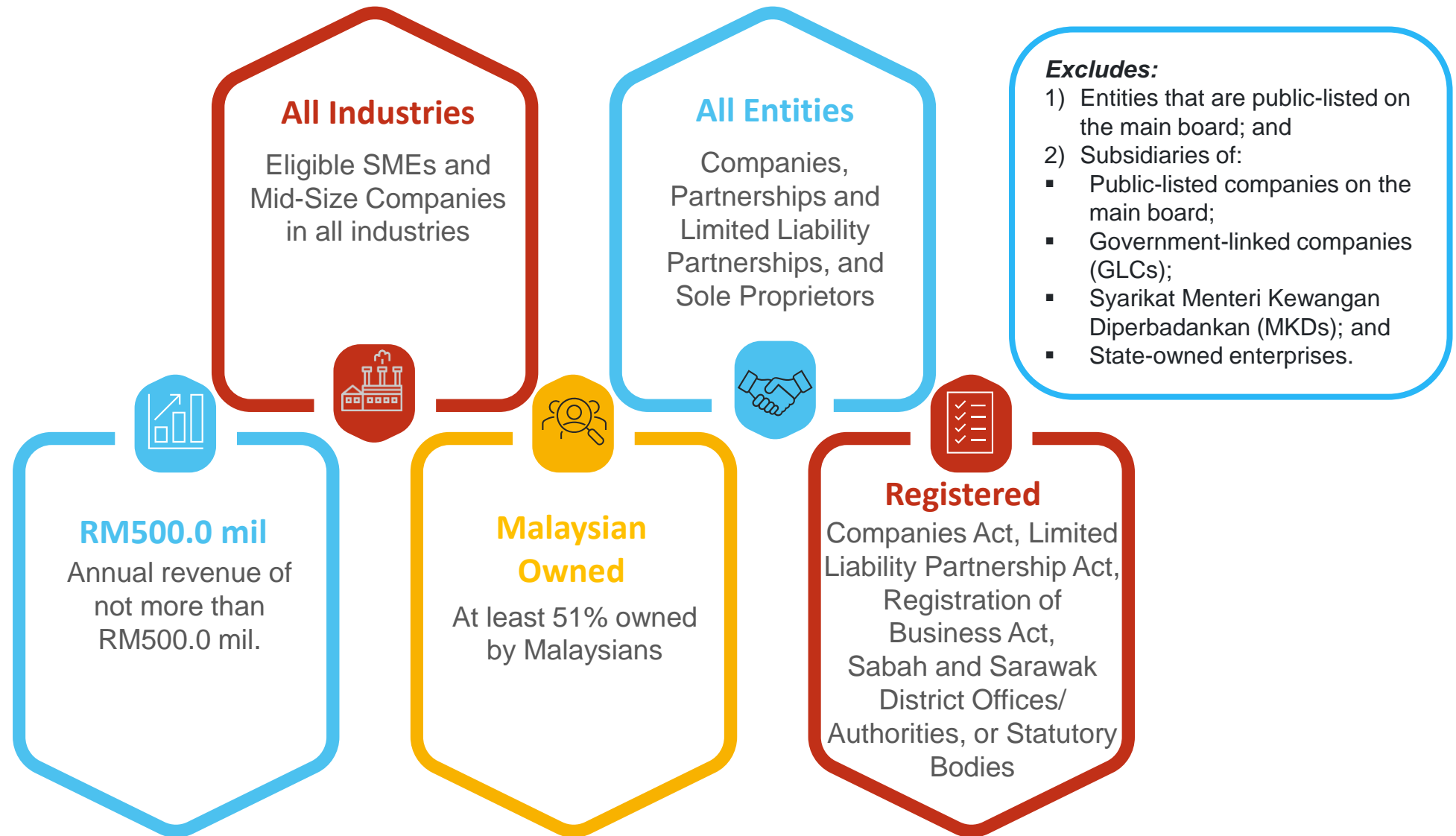**pggs**
PEMULIH
Government
Guarantee
Scheme

Emerge Stronger Together

Financing assistance to SMEs and Mid-Size Companies to recover and revitalise their business in the aftermath of the COVID-19 pandemic.

02

- Financing limit of up to RM20.0 mil per company
- Tenure of up to 10 years
- 80% coverage of financing obtained
- 1% p.a. guarantee fee
- Interest/ Profit rate not exceeding BLR/ BFR + 2%

Eligibility Criteria

All Industries

Eligible SMEs and Mid-Size Companies in all industries

All Entities

Companies, Partnerships and Limited Liability Partnerships, and Sole Proprietors

Excludes:
1) Entities that are public-listed on the main board; and
2) Subsidiaries of:
   - Public-listed companies on the main board;
   - Government-linked companies (GLCs);
   - Syarikat Menteri Kewangan Diperbadankan (MKDs); and
   - State-owned enterprises.

RM500.0 mil

Annual revenue of not more than RM500.0 mil.

Malaysian Owned

At least 51% owned by Malaysians

Registered

Companies Act, Limited Liability Partnership Act, Registration of Business Act, Sabah and Sarawak District Offices/ Authorities, or Statutory Bodies

Participating Financial Institutions

Kindly contact our participating Financial Institutions as listed in our website to apply. If you are interested to learn more about PGGS please go to our website or just contact us:

Syarikat Jaminan Pembiayaan Perniagaan Berhad

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Thank You